Checklist to Ensure Meeting of Creditors Will Proceed

1. Income Documentation:*

- Four (4) recent pay stubs from <u>all</u> jobs, or proof of other income (i.e., social security, workers' compensation, or unemployment benefits)
 - If self-employed, corporate tax returns
- Pay stubs or letter of contribution from any non-filing spouse or person residing in household
 - review deductions
 - identify typical pay stub
- Federal and State Income Tax Returns for 1997, 1998 and 1999

2. Real Property Valuation:*

- Tax Assessment
- Market Analysis/Appraisal
- Comparable
- Settlement Sheet for home, if purchased within the last three (3) years

3. Pre-Petition Arrears:

- Obtain proof of claim(s) or
- Obtain amount from secured creditor(s)
- 4. Appropriate Motions Filed Prior to Meeting.
- 5. Communication with Debtor(s):
 - Pre-341 correspondence to Debtor(s) enclosing a copy of Notice of Commencement and Chapter 13 Plan
 - If joint filing, both Debtors must appear
 - Review any changes since filing to amend before meeting:
 - New Employment/Income
 - Additional Bills
 - Tax Claims
 - Proof that plan payment(s) have been made
 - Post 341 correspondence to Debtor(s)

^{*} specific documentation varies with each Trustee

Mr. & Mrs. John Doe 1234 ABC Court Anywhere, USA 12345

> RE: Bankruptcy Case No. Chapter 13

Dear Mr. & Mrs. Doe

Please be advised that the U. S. Bankruptcy Court has scheduled your Meeting of Creditors and Confirmation Hearing as indicated by the enclosed Court notice. You should have received this notification from the Court and I am sending this second copy to ensure your receipt of same.

It is required that you attend the Meeting of Creditors and Confirmation Hearing. Please mark your calendar accordingly.

The Meeting of Creditors will be held at the Office of the U. S. Trustee, 300 W. Pratt Street, Suite 375, Baltimore, MD 21201 and the Confirmation Hearing will be held in the U. S. Courthouse, 101 W. Lombard Street, 9th Floor, Baltimore, MD 21201

Briefly, the purpose of the Meeting of Creditors is to have the court-appointed Trustee review the bankruptcy documents filed on your behalf.

IN ORDER FOR YOUR MEETING OF CREDITORS TO PROCEED YOU MUST DO THE FOLLOWING:

1. Pay the first plan payment in the amount specified on the enclosed Chapter 13 Plan to your respective Trustee in the form of a money order, cashier's check or certified check to the following address:

Ellen W. Cosby, Trustee P.O. Box 75091

Raltimore, Maryland 21275

Or

Joel Goldberger, Trustee P.O. Box 6433 Church Street Station Mr. & Mrs. John Doe August 11, 2000

Page 2

- If the first Plan payment has not been made, please bring it to the meeting of creditors in the form of a money order, cashier's check or certified check.
- 2. Provide to me a copy of your 1997, 1998 and 1999 Federal and State income tax returns, if not previously provided.
- 3. Provide to me proof of income in the form of <u>four (4) recent pay stubs and</u> your payroll address, if not previously provided.

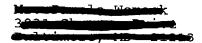
Your Confirmation Hearing will be held before the Bankruptcy Court Judge to determine whether your Bankruptcy Plan should be confirmed, modified or denied. At the time of this Hearing, you must be current with all plan payments due to the Trustee and to all secured creditors who are being paid outside the Plan. Please bring proof of these payments to the Hearing.

Please do not hesitate to contact me should you have any questions regarding your case. With kindest regards, I am,

Very truly yours,

Jill A. Kolodner

Enclosures [Hearing Notice & Additional copy of Chapter 13 Plan]



RE: Chapter 13

Dear Ms. Wester:

As you are aware, the confirmation hearing of your plan will be held on May 3, 2001 at 10:00 a.m. at the U. S. Bankruptcy Court, 101 W. Lombard Street, Courtroom 9-C.

Unless otherwise advised, it is required that you attend this hearing.

Prior to the confirmation hearing, you are to do the following:

- 1. Pay the trustee, Joel Goldberger, \$245.00 on March 9, 2001 and April 9, 2001. Kindly fax proof of these payments to me at 410-246-1882.
- 2. File your 1999 Federal and State Income Tax Returns and forward a copy to me.
- 3. Pay Countrywide Mortgage for March 1, 2001 and each month thereafter until the loan is paid in full.
- 4. Pay Rose Shannis Loan for February 25, 2001 and each month thereafter until the loan is paid in full.
- 5. Pay Chrysler Financial for February 28, 2001 and each month thereafter until the loan is paid in full.

Thank you for your attention to this matter.

Very truly yours,

JILL A. KOLODNER

JAK/cfv

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

						*					
In re:						*					
TYRONE M. SR. FREDERICK						*	Case No. 00-54296-SD (Chapter 13)				
						*					
*	*	*	Debtor(s) *	*	*	*	*	*	*	*	*
		JO	INT AGREEME	ENT INC	CREASI	NG PLA	AN PA	YMENT	S		
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the D	ehtor(s)) in thi	ntered Fri Jul 07 s case in the amo it appears that the	ount of \$	120.00) for 60) mon	ths; how	ever, ba	an filed sed upo	by n
mont Janua	Plan h term. ary 1, 2	with the	nts will be increathe first payment	ased to \$ at the ne	500.0 ewly agr	00 for t eed upo	he rema	aining 50 nt to beg) mont gin on	hs of the	e 60
DAT	E:					P. GOP PTER 1					
DAT	E:				DEB1	TOR					

DEBTOR